



**JUNE 2004 MONTHLY REPORT**

**Health Insurance Risk Sharing Plan (HIRSP)**  
**June 2004 Monthly Statistics**

	June-04	December-03
<b>BANK SUMMARY</b>		
CHECKWRITE	<b>\$5,618,280.45</b>	\$4,771,984.44
BOOK BALANCE (US Bank & State General Account)	<b>\$50,563,375.00</b>	\$46,985,875.00
<b>ENROLLMENT</b>		
PLAN 1A	<b>8,312</b>	8,421
PLAN 1B	<b>8,319</b>	7,286
PLAN 2	<b>1,764</b>	1,740
TOTAL	<b>18,395</b>	17,447
NEW APPLICATIONS RECEIVED	<b>423</b>	507
<b>CLAIMS</b>		
CLAIMS PROCESSED	<b>98,991</b>	94,223
AVERAGE PROCESSING DAYS	<b>12</b>	16
CLAIM INVENTORY - OVER 30 DAYS OLD	<b>1,435</b>	1,508
CLAIM INVENTORY - TOTAL	<b>4,886</b>	14,939
CLAIMS DENIED (Non-PBM)	<b>11,007</b>	13,878
CLAIMS DENIED (PBM)	<b>8,148</b>	8,271
CLAIM ACCURACY PERFORMANCE	<b>99.84%</b>	99.99%
<b>CUSTOMER SERVICE - HIRSP</b>		
NUMBER OF CALLS RECEIVED	<b>10,572</b>	9,053
PERCENTAGE OF CALLS ANSWERED	<b>88.5%</b>	85.5%
WRITTEN CORRESPONDENCE - RECEIVED	<b>466</b>	539
WRITTEN CORRESPONDENCE - COMPLETED	<b>459</b>	506
WRITTEN CORRESPONDENCE - INVENTORY	<b>25</b>	60
AVERAGE HOLD TIME FOR TELEPHONE CALLS	<b>4.60</b>	5.78

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN  
JUNE 2004 MONTHLY REPORT  
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# Wisconsin Health Insurance Risk-Sharing Plan

## Breakdown of Incurred Claims and Earned Premium

### by Quarter and Plan

1Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$16,980,428	\$9,643,975	176.1%	\$683.76	\$388.34
Plan 1B	6,901,173	6,382,184	108.1%	360.88	333.74
Plan 2	3,535,102	1,759,919	200.9%	683.51	340.28
Total	\$27,416,703	\$17,786,078	154.1%	\$558.06	\$362.03
2Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$20,064,644	\$9,858,100	203.5%	\$787.59	\$386.96
Plan 1B	6,971,571	6,664,640	104.6%	348.16	332.83
Plan 2	4,031,084	1,796,687	224.4%	767.68	342.16
Total	\$31,067,299	\$18,319,427	169.6%	\$612.15	\$360.97
3Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$21,679,032	\$10,846,522	199.9%	\$850.69	\$425.62
Plan 1B	7,815,938	7,649,161	102.2%	374.40	366.41
Plan 2	4,264,333	2,062,401	206.8%	819.75	396.46
Total	\$33,759,303	\$20,558,083	164.2%	\$654.73	\$398.71
4Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$23,885,622	\$10,825,220	220.6%	\$938.61	\$425.39
Plan 1B	10,110,688	8,013,666	126.2%	460.23	364.77
Plan 2	4,527,316	2,062,818	219.5%	869.63	396.24
Total	\$38,523,627	\$20,901,704	184.3%	\$732.07	\$397.20
1Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$20,744,177	\$10,273,986	201.9%	\$845.36	\$418.68
Plan 1B	10,114,877	8,769,984	115.3%	420.45	364.55
Plan 2	4,225,154	2,060,924	205.0%	809.26	394.74
Total	\$35,084,209	\$21,104,894	166.2%	\$651.92	\$392.16

NOTES:

- Loss Ratio = Incurred Claims / Earned Premiums
- Earned Premium includes Premium Subsidies
- Incurred Claims include Provider Contributions
- Administrative Expenses are not included in this exhibit
- Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of June 30, 2004

**Wisconsin Health Insurance Risk Sharing Plan  
Financial Report Notes  
For the Period Ending June 30, 2004**

These monthly reports do not include the June 30, 2002 CAFR<sup>1</sup> (Combined Annual Financial Report) adjustments. When these adjustments are available, the monthly report will reflect these changes. Previously issued monthly reports will not be reissued but the financial statement notes for the current month will summarize the CAFR adjustment.

**1) Policyholder Retained Earnings, End of Period (page 3 & 9)**

The policyholder retained earnings include both assigned and the unassigned surplus (see Interim Reconciliation page 6 and 12 for the breakdown).

**2) Other Receivables (page 7 & 13)**

Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

**3) Losses Paid or Approved for Payment (page 3 & 9)**

Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

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<sup>1</sup> CAFR is the State of Wisconsin annual financial report published by DOA (Dept of Admin) and prepared in accordance with GASB (Governmental Accounting Standards Board).

Wisconsin Health Insurance Risk Sharing Plan  
for the Period Ended June 30, 2004  
Fiscal Year 2004

Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings													
Operating Revenues	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
Gross Premiums	6,671,935	6,855,377	6,865,202	6,999,838	6,976,695	7,025,046	7,117,706	7,171,995	7,179,941	7,235,705	7,293,859	7,319,775	84,713,074
Premium Subsidized	(322,035)	(330,138)	(293,447)	(378,173)	(318,929)	(343,769)	(375,583)	(340,708)	(281,596)	(318,817)	(337,508)	(339,541)	(3,980,244)
Net Premium Revenues	6,349,900	6,525,239	6,571,755	6,621,665	6,657,766	6,681,277	6,742,123	6,831,287	6,898,345	6,916,888	6,956,351	6,980,234	80,732,830
Provider Contribution	2,571,321	3,205,951	1,870,333	2,564,228	2,894,579	3,076,511	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	39,519,593
Insurer Assessments	2,676,407	2,676,407	2,676,407	2,676,407	2,676,407	2,676,407	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	35,417,349
Total Operating Revenues	11,597,628	12,407,597	11,118,495	11,862,300	12,228,752	12,434,195	12,409,390	14,053,055	13,802,285	14,018,574	15,740,198	13,997,303	155,669,772
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment (3)	6,960,640	8,205,976	6,426,747	5,851,266	6,082,689	7,537,974	11,093,371	9,267,957	9,217,447	11,270,114	9,920,955	9,456,801	101,291,937
Increase (Decrease) in Unpaid Losses	745,723	301,508	(808,233)	2,017,899	1,613,972	520,699	(4,812,800)	(218,179)	(442,478)	(1,371,744)	4,558,309	(161,117)	1,943,559
Deductible Subsidy Paid	44,862	41,166	40,330	23,213	29,376	33,096	64,365	69,422	70,732	74,434	55,222	56,102	602,320
Total Medical Losses	7,751,225	8,548,650	5,658,844	7,892,378	7,726,037	8,091,769	6,344,936	9,119,200	8,845,701	9,972,804	14,534,486	9,351,786	103,837,816
Pharmacy Losses:													
Losses Paid or Approved for Payment	2,787,916	2,837,837	4,448,988	3,023,294	3,126,480	3,097,064	2,978,135	2,993,129	4,758,886	3,266,281	3,331,269	3,458,237	40,107,516
Increase (Decrease) in Unpaid Losses	91,774	579,830	(1,282,762)	281,257	329,078	325,988	8,871	236,239	(1,179,715)	318,825	467,800	88,955	266,140
Drug Rebates	(55,000)	(83,128)	(74,520)	(65,000)	(65,000)	(99,703)	(75,286)	(76,180)	(181,299)	(84,143)	(85,621)	(135,766)	(1,080,646)
Subsidy - Coinsurance Out-of-Pocket Max	15,656	15,717	17,253	27,528	18,183	18,233	9,524	77	1,197	8,127	12,781	17,026	161,302
Total Pharmacy Losses	2,840,346	3,350,256	3,108,959	3,267,079	3,408,741	3,341,582	2,921,244	3,153,265	3,399,069	3,509,090	3,726,229	3,428,452	39,454,312
Total Losses	10,591,571	11,898,906	8,767,803	11,159,457	11,134,778	11,433,351	9,266,180	12,272,465	12,244,770	13,481,894	18,260,715	12,780,238	143,292,128
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
DHFS Admin Fees	27,495	45,463	32,376	32,097	25,616	63,298	28,374	44,542	39,798	33,550	37,403	57,235	467,247
EDS Admin Fees	161,345	154,701	161,350	163,735	128,267	71,781	72,329	115,178	95,128	72,754	74,318	86,289	1,357,175
UGS Admin Fees	226,059	223,561	240,394	240,592	225,735	234,948	249,725	253,755	237,538	238,420	244,275	255,187	2,870,189
Milliman USA Actuarial Services	4,899	10,500	10,500	4,273	10,500	3,456	5,696	6,700	17,520	8,779	41,204	17,163	141,190
Other Admin Fees	13,139	11,402	19,026	22,464	12,412	21,781	13,703	23,437	34,063	16,646	24,474	14,804	227,351
Total Administrative Expenses	432,937	445,627	463,646	463,161	402,530	395,264	369,827	443,612	424,047	370,149	421,674	430,678	5,063,152
Referral fees	8,015	8,190	7,140	8,225	8,155	6,370	6,265	7,490	7,315	7,315	8,435	8,785	91,700
Total Operating Expenses	11,032,523	12,352,723	9,238,589	11,630,843	11,545,463	11,834,985	9,642,272	12,723,567	12,676,132	13,859,358	18,690,824	13,219,701	148,446,980
Net Operating Income (Loss)	565,105	54,874	1,879,906	231,457	683,289	599,210	2,767,118	1,329,488	1,126,153	159,216	(2,950,626)	777,602	7,222,792
Non-Operating Revenues (Expenses)													
Investment income	32,153	25,292	22,343	33,207	33,025	35,518	36,771	28,849	36,755	36,138	55,560	35,514	411,125
Total Non-operating Revenues (Expenses)	32,153	25,292	22,343	33,207	33,025	35,518	36,771	28,849	36,755	36,138	55,560	35,514	411,125
Net Income (Loss)	597,258	80,166	1,902,249	264,664	716,314	634,728	2,803,889	1,358,337	1,162,908	195,354	(2,895,066)	813,116	7,633,917
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	10,418,274	10,586,815	10,136,747	11,564,335	11,686,777	11,832,104	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	10,418,274
Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	(2,151,879)	-	-	(2,151,879)
Current Earnings	168,541	(450,068)	1,427,588	122,442	145,327	27,493	1,472,627	(333,637)	(288,598)	(926,129)	(3,778,495)	(473,732)	(2,886,641)
Retained Earnings, End of Period(1)	10,586,815	10,136,747	11,564,335	11,686,777	11,832,104	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	5,379,754
Providers													
Retained Earnings, Beginning of Period	(284,290)	(92,216)	466,114	329,199	369,591	563,089	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	(284,290)
Premium Subsidy Underpayment Adj.	-	-	-	-	(224,861)	894	-	-	-	-	-	-	(223,967)
Current Earnings	192,074	558,330	(136,915)	40,392	418,359	529,334	305,268	1,260,679	982,746	948,663	1,636,698	957,581	7,693,209
Retained Earnings, End of Period	(92,216)	466,114	329,199	369,591	563,089	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	7,184,952
Insurers													
Retained Earnings, Beginning of Period	1,516,883	1,814,044	1,842,831	2,511,990	2,664,561	2,639,888	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	1,516,883
Premium Subsidy Underpayment Adj.	-	-	-	-	(224,860)	894	-	-	-	-	-	-	(223,966)
Current Earnings	297,161	28,787	669,159	152,571	200,187	129,230	1,099,883	500,794	540,689	255,381	(685,266)	402,395	3,590,971
Retained Earnings, End of Period	1,814,044	1,842,831	2,511,990	2,664,561	2,639,888	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,883,888
Unfunded Deductible and Coinsurance Subsidy													
Retained Earnings, Beginning of Period	(1,611,949)	(1,672,467)	(1,729,350)	(1,786,933)	(1,837,674)	(1,885,233)	(1,936,562)	(2,010,451)	(2,079,950)	-	(82,561)	(150,564)	539,930
Current Earnings	(60,518)	(56,883)	(57,583)	(50,741)	(47,559)	(51,329)	(73,889)	(69,499)	(71,929)	(82,561)	(68,003)	(73,128)	(763,622)
Retained Earnings, End of Period	(1,672,467)	(1,729,350)	(1,786,933)	(1,837,674)	(1,885,233)	(1,936,562)	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	(223,692)
Total Retained Earnings	10,636,176	10,716,342	12,618,591	12,883,255	13,149,848	13,786,364	16,590,253	17,948,590	19,111,498	19,306,852	16,411,786	17,224,902	17,224,902

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN  
2004 FISCAL YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSE  
AS OF JUNE 30, 2004

MISC REVENUE	JUL 03	AUG	SEP	OCT	NOV	DEC	JAN 04	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
<b>TOTAL MISC REVENUE</b>	-	-	-	-	-	-	-	-	-	-	-	-	-

MISC ADMIN EXP	JUL 03	AUG	SEP	OCT	NOV	DEC	JAN 04	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
Bank Service Charge						1,270.00				897.27			2,167.27
Postage	10,763.50	9,952.00	17,576.02	21,013.56	10,962.02	19,060.57	12,253.37	20,517.45	18,668.96	12,828.24	21,474.38	17,964.37	193,034.44
LAB Audit Fee	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	2,920.00	2,920.00	2,920.00	3,000.00	(3,160.00)	18,750.00
Speed Scribe													-
UW Extension													-
NASCHIP	250.00												250.00
Legal Services									12,473.72				12,473.72
Assembly Chief Clerk													-
Newspaper Ad													-
Permedion (Independent Review Org.)	675.00												675.00
													-
													-
													-
													-
													-
<b>TOTAL MISC ADMIN EXP</b>	<b>13,138.50</b>	<b>11,402.00</b>	<b>19,026.02</b>	<b>22,463.56</b>	<b>12,412.02</b>	<b>21,780.57</b>	<b>13,703.37</b>	<b>23,437.45</b>	<b>34,062.68</b>	<b>16,645.51</b>	<b>24,474.38</b>	<b>14,804.37</b>	<b>227,350.43</b>

**Wisconsin Health Insurance Risk Sharing Plan  
Fiscal Year 2004 Interim Reconciliation  
As Of June 30, 2004**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
<b>1. Operating and Administrative Costs under s.149.143(1)</b>													
Medical Losses Paid or Approved for Payment	6,960,640	8,205,976	6,426,747	5,851,266	6,082,689	7,537,974	11,093,371	9,267,957	9,217,447	11,270,114	9,920,955	9,456,801	101,291,937
Increase (Decrease) in Unpaid Medical Losses	745,723	301,508	(808,233)	2,017,899	1,613,972	520,699	(4,812,800)	(218,179)	(442,478)	(1,371,744)	4,558,309	(161,117)	1,943,559
Pharmacy Losses Paid or Approved for Payment	2,787,916	2,837,837	4,448,988	3,023,294	3,126,480	3,097,064	2,978,135	2,993,129	4,758,886	3,266,281	3,331,269	3,458,237	40,107,516
Increase (Decrease) in Unpaid Pharmacy Losses	91,774	579,830	(1,282,762)	281,257	329,078	325,988	8,871	236,239	(1,179,715)	318,825	467,800	88,955	266,140
Drug Rebates	(55,000)	(83,128)	(74,520)	(65,000)	(65,000)	(99,703)	(75,286)	(76,180)	(181,299)	(84,143)	(85,621)	(135,766)	(1,080,646)
Total Administrative Expenses	440,952	453,817	470,786	471,386	410,685	401,634	376,092	451,102	431,362	377,464	430,109	439,463	5,154,852
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	10,972,005	12,295,840	9,181,006	11,580,102	11,497,904	11,783,656	9,568,383	12,654,068	12,604,203	13,776,797	18,622,821	13,146,573	147,683,358
<b>2. Adjustments to Operating and Administrative Costs</b>													
Total Non-operating Revenue (Expense)	32,153	25,292	22,343	33,207	33,025	35,518	36,771	28,849	36,755	36,138	55,560	35,514	411,125
<b>3. Total Fiscal Year Program Costs to be Split 60% 20% 20%</b>	10,939,852	12,270,548	9,158,663	11,546,895	11,464,879	11,748,138	9,531,612	12,625,219	12,567,448	13,740,659	18,567,261	13,111,059	147,272,233
<b>4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)</b>													
Funding Shares													
60% Policyholders	6,563,912	7,362,328	5,495,197	6,928,137	6,878,927	7,048,882	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	88,363,337
20% Providers	2,187,970	2,454,110	1,831,733	2,309,379	2,292,976	2,349,628	1,906,322	2,525,044	2,513,490	2,748,132	3,713,452	2,622,212	29,454,448
20% Insurers	2,187,970	2,454,110	1,831,733	2,309,379	2,292,976	2,349,628	1,906,322	2,525,044	2,513,490	2,748,132	3,713,452	2,622,212	29,454,448
<b>5. Subsidy Funding Shares</b>													
Premium subsidies	322,035	330,138	293,447	378,173	318,929	343,769	375,583	340,708	281,596	318,817	337,508	339,541	3,980,244
Deductible Subsidies	44,862	41,166	40,330	23,213	29,376	33,096	64,365	69,422	70,732	74,434	55,222	56,102	602,320
Subsidy - coinsurance out-of-pocket Max	15,656	15,717	17,253	27,528	18,183	18,233	9,524	77	1,197	8,127	12,781	17,026	161,302
Total Subsidies	382,553	387,021	351,030	428,914	366,488	395,098	449,472	410,207	353,525	401,378	405,511	412,669	4,743,866 *
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	191,277	193,511	175,515	214,457	183,244	197,549	224,736	205,104	176,763	200,689	202,756	206,335	2,371,936
Insurers	191,276	193,510	175,515	214,457	183,244	197,549	224,736	205,103	176,762	200,689	202,755	206,334	2,371,930
<b>6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)</b>													
Policyholders	6,563,912	7,362,328	5,495,197	6,928,137	6,878,927	7,048,882	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	88,363,337
Providers	2,379,247	2,647,621	2,007,248	2,523,836	2,476,220	2,547,177	2,131,058	2,730,148	2,690,253	2,948,821	3,916,208	2,828,547	31,826,384
Insurers	2,379,246	2,647,620	2,007,248	2,523,836	2,476,220	2,547,177	2,131,058	2,730,147	2,690,252	2,948,821	3,916,207	2,828,546	31,826,378
<b>7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)</b>													
Policyholders													
Premium	6,349,900	6,525,239	6,571,755	6,621,665	6,657,766	6,681,277	6,742,123	6,831,287	6,898,345	6,916,888	6,956,351	6,980,234	80,732,830
Premium and Deductible Subsidies Credited to Policyholders	382,553	387,021	351,030	428,914	366,488	395,098	449,472	410,207	353,525	401,378	405,511	412,669	4,743,866
Subtotal	6,732,453	6,912,260	6,922,785	7,050,579	7,024,254	7,076,375	7,191,595	7,241,494	7,251,870	7,318,266	7,361,862	7,392,903	85,476,696
Providers	2,571,321	3,205,951	1,870,333	2,564,228	2,894,579	3,076,511	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	39,519,593
Insurers	2,676,407	2,676,407	2,676,407	2,676,407	2,676,407	2,676,407	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	35,417,349
Total	11,980,181	12,794,618	11,469,525	12,291,214	12,595,240	12,829,293	12,858,862	14,463,262	14,155,810	14,419,952	16,145,709	14,409,972	160,413,638

\* Totals updated 10/29/2004.

**Wisconsin Health Insurance Risk Sharing Plan  
Fiscal Year 2004 Interim Reconciliation  
As Of June 30, 2004**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
<b>8. Interim Estimate of Surplus/(Deficit) Account Balance for FY 2004</b>													
<b>Policyholders</b>													
Prior Period Surplus / (Deficit)	10,418,274	10,586,815	10,136,747	11,564,335	11,686,777	11,832,104	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	10,418,274
Premium (Including Premium and Deductible Subsidies)	6,732,453	6,912,260	6,922,785	7,050,579	7,024,254	7,076,375	7,191,595	7,241,494	7,251,870	7,318,266	7,361,862	7,392,903	85,476,696
Less Cost	6,563,912	7,362,328	5,495,197	6,928,137	6,878,927	7,048,882	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	88,363,337
Less Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	2,151,879	-	-	2,151,879
Monthly Change	168,541	(450,068)	1,427,588	122,442	145,327	27,493	1,472,627	(333,637)	(288,598)	(3,078,008)	(3,778,495)	(473,732)	(5,038,520)
Ending Surplus / (Deficit)	10,586,815	10,136,747	11,564,335	11,686,777	11,832,104	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	5,379,754
Assigned Surplus to SFY 2004	103,308	93,916	84,524	75,132	65,740	56,348	46,956	37,564	28,172	18,786	9,386	-	-
Unassigned Surplus	10,483,507	10,042,831	11,479,811	11,611,645	11,766,364	11,803,249	13,285,268	12,961,023	12,681,817	9,613,195	5,844,100	5,379,754	5,379,754
<b>Providers</b>													
Prior Period Surplus / (Deficit)	(284,290)	(92,216)	466,114	329,199	369,591	563,089	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	(284,290)
Contribution	2,571,321	3,205,951	1,870,333	2,564,228	2,894,579	3,076,511	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	39,519,593
Less Cost	2,379,247	2,647,621	2,007,248	2,523,836	2,476,220	2,547,177	2,131,058	2,730,148	2,690,253	2,948,821	3,916,208	2,828,547	31,826,384
Premium Subsidy Underpayment Adj.	-	-	-	-	224,861	(894)	-	-	-	-	-	-	223,967
Monthly Change	192,074	558,330	(136,915)	40,392	193,498	530,228	305,268	1,260,679	982,746	948,663	1,636,698	957,581	7,469,242
Ending Surplus / (Deficit)	(92,216)	466,114	329,199	369,591	563,089	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	7,184,952
<b>Insurers</b>													
Prior Period Surplus / (Deficit)	1,516,883	1,814,044	1,842,831	2,511,990	2,664,561	2,639,888	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	1,516,883
Assessment	2,676,407	2,676,407	2,676,407	2,676,407	2,676,407	2,676,407	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	35,417,349
Less Cost	2,379,246	2,647,620	2,007,248	2,523,836	2,476,220	2,547,177	2,131,058	2,730,147	2,690,252	2,948,821	3,916,207	2,828,546	31,826,378
Premium Subsidy Underpayment Adj.	-	-	-	-	224,860	(894)	-	-	-	-	-	-	223,966
Monthly Change	297,161	28,787	669,159	152,571	(24,673)	130,124	1,099,883	500,794	540,689	255,381	(685,266)	402,395	3,367,005
Ending Surplus / (Deficit)	1,814,044	1,842,831	2,511,990	2,664,561	2,639,888	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,883,888
<b>Unfunded Deductible and Coinsurance Subsidy</b>													
Prior Period Surplus / (Deficit)	(1,611,949)	(1,672,467)	(1,729,350)	(1,786,933)	(1,837,674)	(1,885,233)	(1,936,562)	(2,010,451)	(2,079,950)	-	(82,561)	(150,564)	539,930
Monthly Change	(60,518)	(56,883)	(57,583)	(50,741)	(47,559)	(51,329)	(73,889)	(69,499)	(71,929)	(82,561)	(68,003)	(73,128)	(763,622)
Ending Surplus / (Deficit)	(1,672,467)	(1,729,350)	(1,786,933)	(1,837,674)	(1,885,233)	(1,936,562)	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	(223,692) *
<b>Total HIRSP Retained Earnings</b>	<b>10,636,176</b>	<b>10,716,342</b>	<b>12,618,591</b>	<b>12,883,255</b>	<b>13,149,848</b>	<b>13,786,364</b>	<b>16,590,253</b>	<b>17,948,590</b>	<b>19,111,498</b>	<b>19,306,852</b>	<b>16,411,786</b>	<b>17,224,902</b>	<b>17,224,902</b>

\* Totals updated 10/29/2004.

**Wisconsin Health Insurance Risk Sharing Plan**  
**June 30, 2004**  
**Fiscal Year 2004**

**Unaudited Balance Sheet**

<b>Assets</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>
Cash and Cash Equivalents	35,892,456	37,922,089	44,128,494	45,696,241	39,681,686	46,985,875	40,798,764	44,736,354	50,867,643	50,355,425	42,778,753	50,563,375
Other Receivables <sup>(2)</sup>	552,512	489,166	500,455	444,335	515,592	485,306	440,887	478,803	391,542	419,460	219,745	189,920
Drug Rebates Receivable	435,243	518,370	592,890	657,890	606,666	706,369	532,476	608,656	789,956	874,099	805,475	941,241
Assessments Receivable	2,501,949	377,692	123,199	153,126	122,636	124,833	3,233,477	415,828	150,150	132,574	110,295	90,547
Prepaid Items	72,702	62,750	45,174	94,311	83,349	64,288	52,035	71,517	52,848	70,020	45,579	27,614
<b>Total Assets</b>	<b>39,454,862</b>	<b>39,370,067</b>	<b>45,390,212</b>	<b>47,045,903</b>	<b>41,009,929</b>	<b>48,366,671</b>	<b>45,057,639</b>	<b>46,311,158</b>	<b>52,252,139</b>	<b>51,851,578</b>	<b>43,959,847</b>	<b>51,812,697</b>
<b>Liabilities and Fund Equity</b>												
Liabilities:												
Unpaid Medical loss Liabilities	14,043,722	14,121,607	13,828,638	15,278,673	16,420,488	16,731,107	13,706,091	13,359,225	13,300,096	12,445,427	15,395,789	15,294,266
Unpaid Prescription Drug Loss Liabilities	1,470,342	2,050,172	767,410	1,048,667	1,377,745	1,703,733	1,712,604	1,948,843	769,128	1,087,953	1,555,753	1,644,708
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000
Unearned Premiums	10,744,689	5,931,362	14,441,124	11,139,336	6,023,682	14,622,001	11,026,649	5,952,858	14,918,164	11,162,256	6,043,829	16,566,388
Unearned Assessments	1,080,170	4,810,082	2,334,674	5,292,941	2,674,210	-	495,774	5,665,239	2,717,945	6,436,773	3,219,789	-
Accounts Payable and Other Accrued Liabilities	819,763	1,080,502	739,775	743,031	703,956	863,466	866,268	776,403	775,308	752,317	672,901	422,433
<b>Total Liabilities</b>	<b>28,818,686</b>	<b>28,653,725</b>	<b>32,771,621</b>	<b>34,162,648</b>	<b>27,860,081</b>	<b>34,580,307</b>	<b>28,467,386</b>	<b>28,362,568</b>	<b>33,140,641</b>	<b>32,544,726</b>	<b>27,548,061</b>	<b>34,587,795</b>
Fund Equity:												
Policyholder	10,586,815	10,136,747	11,564,335	11,686,777	11,832,104	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754
Providers	(92,216)	466,114	329,199	369,591	563,089	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952
Insurers	1,814,044	1,842,831	2,511,990	2,664,561	2,639,888	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888
Unfunded Deductible and Coinsurance Subsidy	(1,672,467)	(1,729,350)	(1,786,933)	(1,837,674)	(1,885,233)	(1,936,562)	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)
<b>Total Retained Earnings</b>	<b>10,636,176</b>	<b>10,716,342</b>	<b>12,618,591</b>	<b>12,883,255</b>	<b>13,149,848</b>	<b>13,786,364</b>	<b>16,590,253</b>	<b>17,948,590</b>	<b>19,111,498</b>	<b>19,306,852</b>	<b>16,411,786</b>	<b>17,224,902</b>
<b>Total Liabilities and Fund Equity</b>	<b>39,454,862</b>	<b>39,370,067</b>	<b>45,390,212</b>	<b>47,045,903</b>	<b>41,009,929</b>	<b>48,366,671</b>	<b>45,057,639</b>	<b>46,311,158</b>	<b>52,252,139</b>	<b>51,851,578</b>	<b>43,959,847</b>	<b>51,812,697</b>

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN  
MONTHLY PROVIDER CONTRIBUTION REPORT  
AS OF JUNE 30, 2004

PROVIDER SHARE CALCULATION FOR THE CURRENT MONTH - CLAIMS BY CLAIM TYPE					
REGULAR CLAIMS					
CLAIM TYPE / CATEGORY	BILLED CHARGES	U & C PERCENTAGE	USUAL AND CUSTOMARY	LESS HIRSP ALLOWED CHARGES	PROVIDER SHARE
CT 20 & 39/20 PROFESSIONAL	6,230,387.38	26.8%	4,560,643.56	2,579,927.58	1,980,715.98
CT 23 & 39/23 HOSPITAL OUTPATIENT	3,154,751.42	17.1%	2,615,288.93	1,814,660.82	800,628.11
CT 24 & 39/24 OTHER	305,357.08	13.0%	265,630.12	218,134.40	47,495.72
CT 40 & 49/40 HOSPITAL INPATIENT	3,885,517.30	17.8%	3,192,341.01	2,181,385.48	1,010,955.53
CT 41 & 59/41 OTHER	-	13.0%	-	-	-
TOTAL	\$ 13,576,013.18		\$ 10,633,903.62	\$ 6,794,108.28	\$ 3,839,795.34

CROSSOVER CLAIMS					
CLAIM TYPE / CATEGORY	MEDICARE ALLOWED CHARGES	MEDICARE PAID	HIRSP PAID	HIRSP DEDUCTIBLE/ COINSURANCE	PROVIDER SHARE
CT 30 & 39/30 PROFESSIONAL	501,041.49	389,755.44	81,009.39	24,604.18	5,672.48
CT 31 & 39/31 HOSPITAL OUTPATIENT	448,537.28	324,411.92	98,329.15	25,541.77	254.44
CT 50 & 49/50 HOSPITAL INPATIENT	825,080.44	786,011.62	32,924.88	6,143.94	-
CT 51 & 59/51 OTHER	13,243.72	11,382.22	1,861.50	-	-
TOTAL CROSSOVER	\$ 1,787,902.93	\$ 1,511,561.20	\$ 214,124.92	\$ 56,289.89	\$ 5,926.92

PROVIDER CONTRIBUTION ON THE INCREASE (DECREASE) IN UNPAID LOSSES	\$ (59,594.00)
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TOTAL PROVIDER CONTRIBUTION NON-PHARMACY	\$ 3,786,128.26
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PHARMACY CLAIMS					
CLAIM TYPE / CATEGORY	BILLED CHARGES	U & C PERCENTAGE	USUAL AND CUSTOMARY	LESS HIRSP ALLOWED CHARGES	PROVIDER SHARE
CT 10 & 19/10 PRESCRIPTION DRUG CLAIMS NOT PROCESSED THROUGH PBM	-	0.00%	-	-	-
CT 10 & 19/10 PRESCRIPTION DRUG CLAIMS PROCESSED THROUGH PBM	6,166,094.54	0.00%	3,683,189.56	3,683,189.56	
TOTAL PROVIDER CONTRIBUTION PHARMACY	6,166,094.54		3,683,189.56	3,683,189.56	

Wisconsin Health Insurance Risk Sharing Plan  
for the Period Ended June 30, 2004  
Calendar Year 2004

Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings													
Operating Revenues	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
Gross Premiums	7,117,706	7,171,995	7,179,941	7,235,705	7,293,859	7,319,775	-	-	-	-	-	-	43,318,981
Premium Subsidized	(375,583)	(340,708)	(281,596)	(318,817)	(337,508)	(339,541)	-	-	-	-	-	-	(1,993,753)
Net Premium Revenues	6,742,123	6,831,287	6,898,345	6,916,888	6,956,351	6,980,234	-	-	-	-	-	-	41,325,228
Provider Contribution	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	-	-	-	-	-	-	23,336,670
Insurer Assessments	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	-	-	-	-	-	-	19,358,907
<b>Total Operating Revenues</b>	<b>12,409,390</b>	<b>14,053,055</b>	<b>13,802,285</b>	<b>14,018,574</b>	<b>15,740,198</b>	<b>13,997,303</b>	-	-	-	-	-	-	<b>84,020,805</b>
<b>Operating Expenses</b>													
Medical Losses:													
Losses Paid or Approved for Payment <sup>(3)</sup>	11,093,371	9,267,957	9,217,447	11,270,114	9,920,955	9,456,801	-	-	-	-	-	-	60,226,645
Increase (Decrease) in Unpaid Losses	(4,812,800)	(218,179)	(442,478)	(1,371,744)	4,558,309	(161,117)	-	-	-	-	-	-	(2,448,009)
Deductible Subsidy Paid	64,365	69,422	70,732	74,434	55,222	56,102	-	-	-	-	-	-	390,277
Total Medical Losses	6,344,936	9,119,200	8,845,701	9,972,804	14,534,486	9,351,786	-	-	-	-	-	-	58,168,913
Pharmacy Losses:													
Losses Paid or Approved for Payment	2,978,135	2,993,129	4,758,886	3,266,281	3,331,269	3,458,237	-	-	-	-	-	-	20,785,937
Increase (Decrease) in Unpaid Losses	8,871	236,239	(1,179,715)	318,825	467,800	88,955	-	-	-	-	-	-	(59,025)
Drug Rebates	(75,286)	(76,180)	(181,299)	(84,143)	(85,621)	(135,766)	-	-	-	-	-	-	(638,295)
Subsidy - Coinsurance Out-of-Pocket Max	9,524	77	1,197	8,127	12,781	17,026	-	-	-	-	-	-	48,732
Total Pharmacy Losses	2,921,244	3,153,265	3,399,069	3,509,090	3,726,229	3,428,452	-	-	-	-	-	-	20,137,349
Total Losses	9,266,180	12,272,465	12,244,770	13,481,894	18,260,715	12,780,238	-	-	-	-	-	-	78,306,262
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
DHFS Admin Fees	28,374	44,542	39,798	33,550	37,403	57,235	-	-	-	-	-	-	240,902
EDS Admin Fees	72,329	115,178	95,128	72,754	74,318	86,289	-	-	-	-	-	-	515,996
UGS Admin Fees	249,725	253,755	237,538	238,420	244,275	255,187	-	-	-	-	-	-	1,478,900
Milliman USA Actuarial Services	5,696	6,700	17,520	8,779	41,204	17,163	-	-	-	-	-	-	97,062
Other Admin Fees	13,703	23,437	34,063	16,646	24,474	14,804	-	-	-	-	-	-	127,127
Total Administrative Expenses	369,827	443,612	424,047	370,149	421,674	430,678	-	-	-	-	-	-	2,459,987
Referral fees	6,265	7,490	7,315	7,315	8,435	8,785	-	-	-	-	-	-	45,605
Total Operating Expenses	9,642,272	12,723,567	12,676,132	13,859,358	18,690,824	13,219,701	-	-	-	-	-	-	80,811,854
<b>Net Operating Income (Loss)</b>	<b>2,767,118</b>	<b>1,329,488</b>	<b>1,126,153</b>	<b>159,216</b>	<b>(2,950,626)</b>	<b>777,602</b>	-	-	-	-	-	-	<b>3,208,951</b>
<b>Non-Operating Revenues (Expenses)</b>													
Investment income	36,771	28,849	36,755	36,138	55,560	35,514	-	-	-	-	-	-	229,587
Total Non-operating Revenues (Expenses)	36,771	28,849	36,755	36,138	55,560	35,514	-	-	-	-	-	-	229,587
<b>Net Income (Loss)</b>	<b>2,803,889</b>	<b>1,358,337</b>	<b>1,162,908</b>	<b>195,354</b>	<b>(2,895,066)</b>	<b>813,116</b>	-	-	-	-	-	-	<b>3,438,538</b>
<b>Additions to Retained Earnings</b>													
<b>Policyholder</b>													
Retained Earnings, Beginning of Period	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	-	-	-	-	-	-	11,859,597
Unfunded Policyholder Subsidies	-	-	-	(2,151,879)	-	-	-	-	-	-	-	-	(2,151,879)
Current Earnings	1,472,627	(333,637)	(288,598)	(926,129)	(3,778,495)	(473,732)	-	-	-	-	-	-	(4,327,964)
<b>Retained Earnings, End of Period<sup>(1)</sup></b>	<b>13,332,224</b>	<b>12,998,587</b>	<b>12,709,989</b>	<b>9,631,981</b>	<b>5,853,486</b>	<b>5,379,754</b>	-	-	-	-	-	-	<b>5,379,754</b>
<b>Providers</b>													
Retained Earnings, Beginning of Period	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	-	-	-	-	-	-	1,093,317
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	305,268	1,260,679	982,746	948,663	1,636,698	957,581	-	-	-	-	-	-	6,091,635
<b>Retained Earnings, End of Period</b>	<b>1,398,585</b>	<b>2,659,264</b>	<b>3,642,010</b>	<b>4,590,673</b>	<b>6,227,371</b>	<b>7,184,952</b>	-	-	-	-	-	-	<b>7,184,952</b>
<b>Insurers</b>													
Retained Earnings, Beginning of Period	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	-	-	-	-	-	-	2,770,012
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	1,099,883	500,794	540,689	255,381	(685,266)	402,395	-	-	-	-	-	-	2,113,876
<b>Retained Earnings, End of Period</b>	<b>3,869,895</b>	<b>4,370,689</b>	<b>4,911,378</b>	<b>5,166,759</b>	<b>4,481,493</b>	<b>4,883,888</b>	-	-	-	-	-	-	<b>4,883,888</b>
<b>Unfunded Deductible and Coinsurance Subsidy</b>													
Retained Earnings, Beginning of Period	(1,936,562)	(2,010,451)	(2,079,950)	-	(82,561)	(150,564)	-	-	-	-	-	-	215,317
Current Earnings	(73,889)	(69,499)	(71,929)	(82,561)	(68,003)	(73,128)	-	-	-	-	-	-	(439,009)
<b>Retained Earnings, End of Period</b>	<b>(2,010,451)</b>	<b>(2,079,950)</b>	<b>(2,151,879)</b>	<b>(82,561)</b>	<b>(150,564)</b>	<b>(223,692)</b>	-	-	-	-	-	-	<b>(223,692)</b>
<b>Total Retained Earnings</b>	<b>16,590,253</b>	<b>17,948,590</b>	<b>19,111,498</b>	<b>19,306,852</b>	<b>16,411,786</b>	<b>17,224,902</b>	-	-	-	-	-	-	<b>17,224,902</b>

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN  
2003 CALENDAR YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSE  
AS OF JUNE 30, 2004

MISC REVENUE	JAN 03	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
<b>TOTAL MISC REVENUE</b>	-	-	-	-	-	-	-	-	-	-	-	-	-

MISC ADMIN EXP	JAN 04	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR TO DATE TOTAL
Bank Service Charge				897.27									897.27
Postage	12,253.37	20,517.45	18,668.96	12,828.24	21,474.38	17,964.37							103,706.77
LAB Audit Fee	1,450.00	2,920.00	2,920.00	2,920.00	3,000.00	(3,160.00)							10,050.00
Speed Scribe													-
UW Extension													-
NASCHIP													-
Legal Services			12,473.72										12,473.72
Meridian Resource Corp													-
Assembly Chief Clerk													-
Newspaper Ad													-
Permedion (Independent Review Org.)													-
													-
													-
													-
<b>TOTAL MISC ADMIN EXP</b>	<b>13,703.37</b>	<b>23,437.45</b>	<b>34,062.68</b>	<b>16,645.51</b>	<b>24,474.38</b>	<b>14,804.37</b>	-	-	-	-	-	-	<b>127,127.76</b>

**Wisconsin Health Insurance Risk Sharing Plan  
Calendar Year 2004 Interim Reconciliation  
As Of June 30, 2004**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
<b>1. Operating and Administrative Costs under s.149.143(1)</b>													
Medical Losses Paid or Approved for Payment	11,093,371	9,267,957	9,217,447	11,270,114	9,920,955	9,456,801	-	-	-	-	-	-	60,226,645
Increase (Decrease) in Unpaid Medical Losses	(4,812,800)	(218,179)	(442,478)	(1,371,744)	4,558,309	(161,117)	-	-	-	-	-	-	(2,448,009)
Pharmacy Losses Paid or Approved for Payment	2,978,135	2,993,129	4,758,886	3,266,281	3,331,269	3,458,237	-	-	-	-	-	-	20,785,937
Increase (Decrease) in Unpaid Pharmacy Losses	8,871	236,239	(1,179,715)	318,825	467,800	88,955	-	-	-	-	-	-	(59,025)
Drug Rebates	(75,286)	(76,180)	(181,299)	(84,143)	(85,621)	(135,766)	-	-	-	-	-	-	(638,295)
Total Administrative Expenses	376,092	451,102	431,362	377,464	430,109	439,463	-	-	-	-	-	-	2,505,592
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	9,568,383	12,654,068	12,604,203	13,776,797	18,622,821	13,146,573	-	-	-	-	-	-	80,372,845
<b>2. Adjustments to Operating and Administrative Costs</b>													
Total Non-operating Revenue (Expense)	36,771	28,849	36,755	36,138	55,560	35,514	-	-	-	-	-	-	229,587
<b>3. Total Calendar Year Program Costs to be Split 60% 20% 20%</b>	9,531,612	12,625,219	12,567,448	13,740,659	18,567,261	13,111,059	-	-	-	-	-	-	80,143,258
<b>4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)</b>													
Funding Shares													
60% Policyholders	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	-	-	-	-	-	-	48,085,954
20% Providers	1,906,322	2,525,044	2,513,490	2,748,132	3,713,452	2,622,212	-	-	-	-	-	-	16,028,652
20% Insurers	1,906,322	2,525,044	2,513,490	2,748,132	3,713,452	2,622,212	-	-	-	-	-	-	16,028,652
<b>5. Subsidy Funding Shares</b>													
Premium subsidies	375,583	340,708	281,596	318,817	337,508	339,541	-	-	-	-	-	-	1,993,753
Deductible Subsidies	64,365	69,422	70,732	74,434	55,222	56,102	-	-	-	-	-	-	390,277
Subsidy - coinsurance out-of-pocket Max	9,524	77	1,197	8,127	12,781	17,026	-	-	-	-	-	-	48,732
Total Subsidies	449,472	410,207	353,525	401,378	405,511	412,669	-	-	-	-	-	-	2,384,030
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	224,736	205,104	176,763	200,689	202,756	206,335	-	-	-	-	-	-	1,216,383
Insurers	224,736	205,103	176,762	200,689	202,755	206,334	-	-	-	-	-	-	1,216,379
<b>6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)</b>													
Policyholders	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	-	-	-	-	-	-	48,085,954
Providers	2,131,058	2,730,148	2,690,253	2,948,821	3,916,208	2,828,547	-	-	-	-	-	-	17,245,035
Insurers	2,131,058	2,730,147	2,690,252	2,948,821	3,916,207	2,828,546	-	-	-	-	-	-	17,245,031
<b>7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)</b>													
Policyholders													
Premium	6,742,123	6,831,287	6,898,345	6,916,888	6,956,351	6,980,234	-	-	-	-	-	-	41,325,228
Premium and Deductible Subsidies Credited to Policyholders	449,472	410,207	353,525	401,378	405,511	412,669	-	-	-	-	-	-	2,432,762
Subtotal	7,191,595	7,241,494	7,251,870	7,318,266	7,361,862	7,392,903	-	-	-	-	-	-	43,757,990
Providers	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	-	-	-	-	-	-	23,336,670
Insurers	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	-	-	-	-	-	-	19,358,907
Total	12,858,862	14,463,262	14,155,810	14,419,952	16,145,709	14,409,972	-	-	-	-	-	-	86,453,567

**Wisconsin Health Insurance Risk Sharing Plan  
Calendar Year 2004 Interim Reconciliation  
As Of June 30, 2004**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
<b>8. Interim Estimate of Surplus/(Deficit) Account Balance for CY 2004</b>													
<b>Policyholders</b>													
Prior Period Surplus / (Deficit)	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	-	-	-	-	-	-	11,859,597
Premium (Including Premium and Deductible Subsidies)	7,191,595	7,241,494	7,251,870	7,318,266	7,361,862	7,392,903	-	-	-	-	-	-	43,757,990
Less Cost	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	-	-	-	-	-	-	48,085,954
Less Unfunded Policyholder Subsidies	-	-	-	2,151,879	-	-	-	-	-	-	-	-	2,151,879
Monthly Change	1,472,627	(333,637)	(288,598)	(3,078,008)	(3,778,495)	(473,732)	-	-	-	-	-	-	(6,479,843)
Ending Surplus / (Deficit)	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	-	-	-	-	-	-	5,379,754
Assigned Surplus to SFY 2004	46,956	37,564	28,172	18,786	9,386	-	-	-	-	-	-	-	-
Unassigned Surplus	13,285,268	12,961,023	12,681,817	9,613,195	5,844,100	5,379,754	-	-	-	-	-	-	5,379,754
<b>Providers</b>													
Prior Period Surplus / (Deficit)	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	-	-	-	-	-	-	1,093,317
Contribution	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	-	-	-	-	-	-	23,336,670
Less Cost	2,131,058	2,730,148	2,690,253	2,948,821	3,916,208	2,828,547	-	-	-	-	-	-	17,245,035
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	305,268	1,260,679	982,746	948,663	1,636,698	957,581	-	-	-	-	-	-	6,091,635
Ending Surplus / (Deficit)	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	-	-	-	-	-	-	7,184,952
<b>Insurers</b>													
Prior Period Surplus / (Deficit)	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	-	-	-	-	-	-	2,770,012
Assessment	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	-	-	-	-	-	-	19,358,907
Less Cost	2,131,058	2,730,147	2,690,252	2,948,821	3,916,207	2,828,546	-	-	-	-	-	-	17,245,031
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	1,099,883	500,794	540,689	255,381	(685,266)	402,395	-	-	-	-	-	-	2,113,876
Ending Surplus / (Deficit)	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	-	-	-	-	-	-	4,883,888
<b>Unfunded Deductible and Coinsurance Subsidy</b>													
Prior Period Surplus / (Deficit)	(1,936,562)	(2,010,451)	(2,079,950)	-	(82,561)	(150,564)	-	-	-	-	-	-	215,317
Monthly Change	(73,889)	(69,499)	(71,929)	(82,561)	(68,003)	(73,128)	-	-	-	-	-	-	(439,009)
Ending Surplus / (Deficit)	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	-	-	-	-	-	-	(223,692)
<b>Total HIRSP Retained Earnings</b>													
	16,590,253	17,948,590	19,111,498	19,306,852	16,411,786	17,224,902	-	-	-	-	-	-	17,224,902

**Wisconsin Health Insurance Risk Sharing Plan**  
**June 30, 2004**  
**Calendar Year 2004**

**Unaudited Balance Sheet**

<b>Assets</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>
Cash and Cash Equivalents	40,798,764	44,736,354	50,867,643	50,355,425	42,778,753	50,563,375	-	-	-	-	-	-
Other Receivables <sup>(2)</sup>	440,887	478,803	391,542	419,460	219,745	189,920	-	-	-	-	-	-
Drug Rebates Receivable	532,476	608,656	789,956	874,099	805,475	941,241	-	-	-	-	-	-
Assessments Receivable	3,233,477	415,828	150,150	132,574	110,295	90,547	-	-	-	-	-	-
Prepaid Items	52,035	71,517	52,848	70,020	45,579	27,614	-	-	-	-	-	-
<b>Total Assets</b>	<b>45,057,639</b>	<b>46,311,158</b>	<b>52,252,139</b>	<b>51,851,578</b>	<b>43,959,847</b>	<b>51,812,697</b>	-	-	-	-	-	-
<b>Liabilities and Fund Equity</b>												
Liabilities:												
Unpaid Medical loss Liabilities	13,706,091	13,359,225	13,300,096	12,445,427	15,395,789	15,294,266	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	1,712,604	1,948,843	769,128	1,087,953	1,555,753	1,644,708	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	660,000	660,000	660,000	-	-	-	-	-	-
Unearned Premiums	11,026,649	5,952,858	14,918,164	11,162,256	6,043,829	16,566,388	-	-	-	-	-	-
Unearned Assessments	495,774	5,665,239	2,717,945	6,436,773	3,219,789	-	-	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	866,268	776,403	775,308	752,317	672,901	422,433	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>28,467,386</b>	<b>28,362,568</b>	<b>33,140,641</b>	<b>32,544,726</b>	<b>27,548,061</b>	<b>34,587,795</b>	-	-	-	-	-	-
Fund Equity:												
Policyholder	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	-	-	-	-	-	-
Providers	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	-	-	-	-	-	-
Insurers	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	-	-	-	-	-	-
Unfunded Deductible and Coinsurance Subsidy	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	-	-	-	-	-	-
<b>Total Retained Earnings</b>	<b>16,590,253</b>	<b>17,948,590</b>	<b>19,111,498</b>	<b>19,306,852</b>	<b>16,411,786</b>	<b>17,224,902</b>	-	-	-	-	-	-
<b>Total Liabilities and Fund Equity</b>	<b>45,057,639</b>	<b>46,311,158</b>	<b>52,252,139</b>	<b>51,851,578</b>	<b>43,959,847</b>	<b>51,812,697</b>	-	-	-	-	-	-

# WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

## EARNED PREMIUM

FISCAL YEAR 2004

EARNED PREMIUM	
MONTH	FY 04
JUL	6,349,900
AUG	6,525,239
SEP	6,571,755
OCT	6,621,665
NOV	6,657,766
DEC	6,681,277
JAN	6,742,123
FEB	6,831,287
MAR	6,898,345
APR	6,916,888
MAY	6,956,351
JUN	6,980,234
TOTAL	\$80,732,830

**Wisconsin Health Insurance Risk Sharing Plan  
Assessment Status**

Period Ending	Total Assessment for 1/1/04 - 6/30/04		1st Installment Due 2/16/04		2nd Installment Due 4/16/04	
	Payments Received	A/R Balance	Payments Received	A/R Balance	Payments Received	A/R Balance
01/10/04	-	19,385,648.54	-	9,692,824.27		9,692,824.27
01/17/04	-	19,385,648.54	-	9,692,824.27		9,692,824.27
01/24/04	71,685.25	19,313,963.29	35,842.61	9,656,981.66	35,842.64	9,656,981.63
01/31/04	546,205.64	18,767,757.65	330,509.13	9,326,472.53	215,696.51	9,441,285.12
<b>Jan Total</b>	<b>\$ 617,890.89</b>		<b>\$ 366,351.74</b>		<b>\$ 251,539.15</b>	
02/07/04	3,072,674.55	15,695,083.10	2,261,432.64	7,065,039.89	811,241.91	8,630,043.21
02/14/04	3,437,690.35	12,257,392.75	3,251,841.89	3,813,198.00	185,848.46	8,444,194.75
02/21/04	4,608,082.04	7,649,310.71	3,316,775.01	496,422.99	1,291,307.03	7,152,887.72
02/29/04	99,609.68	7,549,701.03	59,538.60	436,884.39	40,071.08	7,112,816.64
<b>Feb Total</b>	<b>\$ 11,218,056.62</b>		<b>\$ 8,889,588.14</b>		<b>\$ 2,328,468.48</b>	
03/06/04	245,710.56	7,303,990.47	122,855.25	314,029.14	122,855.31	6,989,961.33
03/13/04	303,437.10	7,000,553.37	288,439.11	25,590.03	14,997.99	6,974,963.34
03/20/04	-	7,000,553.37	-	25,590.03	-	6,974,963.34
03/27/04	-	7,000,553.37	-	25,590.03	-	6,974,963.34
03/31/04	169.33	7,000,384.04	84.66	25,505.37	84.67	6,974,878.67
<b>Mar Total</b>	<b>\$ 549,316.99</b>		<b>\$ 411,379.02</b>		<b>\$ 137,937.97</b>	
04/10/04	350,475.55	6,649,908.49	-	25,505.37	350,475.55	6,624,403.12
04/17/04	6,075,318.24	574,590.25	0.45	25,504.92	6,075,317.79	549,085.33
04/24/04	515,402.84	59,187.41	-	25,504.92	515,402.84	33,682.49
04/30/04	-	59,187.41	-	25,504.92	-	33,682.49
<b>Apr Total</b>	<b>\$ 6,941,196.63</b>		<b>\$ 0.45</b>		<b>\$ 6,941,196.18</b>	
05/08/04	-	59,187.41	-	25,504.92	-	33,682.49
05/15/04	-	59,187.41	-	25,504.92	-	33,682.49
05/22/04	-	59,187.41	-	25,504.92	-	33,682.49
05/31/04	32,297.31	26,890.10	16,148.65	9,356.27	16,148.66	17,533.83
<b>May Total</b>	<b>\$ 32,297.31</b>		<b>\$ 16,148.65</b>		<b>\$ 16,148.66</b>	
06/05/04		26,890.10		9,356.27		17,533.83
06/12/04	25,425.07	1,465.03	8,594.90	761.37	16,830.17	703.66
06/19/04		1,465.03		761.37		703.66
06/26/04		1,465.03		761.37		703.66
06/30/04		1,465.03		761.37		703.66
<b>Jun Total</b>	<b>\$ 25,425.07</b>		<b>\$ 8,594.90</b>		<b>\$ 16,830.17</b>	
<b>Grand Total</b>	<b>\$ 19,384,183.51</b>	<b>\$ 1,465.03</b>	<b>\$ 9,692,062.90</b>	<b>\$ 761.37</b>	<b>\$ 9,692,120.61</b>	<b>\$ 703.66</b>

## WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

### Monthly Applicant Activity June Month End, 2004

	Plan 1A	Plan 1B	Plan 2	Total
Number of Applications Pending May Month End*, 2004	382	308	27	717
Number of Applications Received in June, 2004	201	213	9	423
Number of Applications Rejected in June, 2004	24	7	3	34
Number of Applications Closed in June, 2004	18	10	1	29
Number of Applications Pending June End*, 2004**	389	294	24	707
Number of Applications Approved in June, 2004	152	210	8	370

\* The above numbers are based on Month End which is the last Friday in the Month.

June data includes 5-29-04 to 6-25-04.

\*\*Pending applications include applications received and not processed and applications pending for more information.

	Plan 1A	Plan 1B	Plan 2	Total
Detail of Applications Rejected				
Insufficient premium submitted	17	3	0	20
Eligible for Group Health Plan	2	3	3	8
Current Medicaid coverage	5	1	0	6
Subtotal	24	7	3	34
Detail of Applications Closed				
Applicant Request	11	4	1	16
Proper eligibility requested; never received	3	5	0	8
Application data requested; never received	4	1	0	5
Subtotal	18	10	1	29

# WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

## Applicant Eligibility Determination June 2004

A.	Medicare Eligible	8
B.	HIV +	5
C.	Eligible Individual	151
D.	Letter of Medical Eligibility	206
1.	Notice of Rejection by:	
	Blue Cross & Blue Shield United of Wisconsin	44
	Humana Insurance Company	35
	Fortis Benefits Insurance	27
	Mega Life and Health Insurance	17
	Golden Rule Insurance Company	14
	Wisconsin Physicians Service Insurance	14
	American Family	12
	Midwest National Life Insurance	7
	American Medical Security Group	6
	American Republic	3
	Atrium Health Plan	3
	John Alden Life Insurance	3
	Pekin Life Insurance	3
	Security Health Plan	3
	Celtic Life Insurance Company	2
	Physicians Mutual Insurance	2
	Clarendon National Insurance	1
	Dean Health Plan	1
	Midwest Security Life Insurance	1
	Physicians Plus Insurance	1
	Unity Health Plan	1
	Valley Health Plan	1
2.	Notice of Benefit Reduction	5
3.	Notice of Premium increase due to a Health Reason	0
Total		370

# **WISCONSIN HEALTH INSURANCE RISK SHARING PLAN**

## **RESTATED POLICIES IN FORCE - AS OF JUNE 2004 MONTH END**

	Total Subsidy				Total Non-Subsidy					Combined Total*			
	Plan 1A	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total
July, 2003	3,088	807	3,895		5,374	6,809	928	13,111		8,462	6,809	1,735	17,006
August, 2003	3,114	804	3,918		5,376	6,952	927	13,255		8,490	6,952	1,731	17,173
September, 2003	3,153	813	3,966		5,379	7,115	923	13,417		8,532	7,115	1,736	17,383
October, 2003	3,188	815	4,003		5,265	7,220	918	13,403		8,453	7,220	1,733	17,406
November, 2003	3,201	813	4,014		5,275	7,338	920	13,533		8,476	7,338	1,733	17,547
December, 2003	3,200	810	4,010		5,319	7,412	930	13,661		8,519	7,412	1,740	17,671
January, 2004	3,145	808	3,953		4,962	7,916	929	13,807		8,107	7,916	1,737	17,760
February, 2004	3,159	805	3,964		5,029	8,014	938	13,981		8,188	8,014	1,743	17,945
March, 2004	3,175	795	3,970		5,071	8,138	947	14,156		8,246	8,138	1,742	18,126
April, 2004	3,169	789	3,958		5,107	8,166	954	14,227		8,276	8,166	1,743	18,185
May, 2004	3,180	793	3,973		5,131	8,302	953	14,386		8,311	8,302	1,746	18,359
June, 2004	3,171	800	3,971		5,141	8,319	964	14,424		8,312	8,319	1,764	18,395

### **Detail of Total Subsidy Policies in Force**

	Level 0	Level 1	Level 2	Level 3	Level 4	Level 5	Total
July, 2003	13,111	549	580	730	1,419	617	17,006
August, 2003	13,255	547	583	732	1,448	608	17,173
September, 2003	13,417	550	594	743	1,474	605	17,383
October, 2003	13,403	555	603	743	1,500	602	17,406
November, 2003	13,533	558	600	749	1,507	600	17,547
December, 2003	13,661	554	598	742	1,511	605	17,671
January, 2004	13,807	523	589	738	1,544	559	17,760
February, 2004	13,981	525	590	741	1,548	560	17,945
March, 2004	14,156	526	594	740	1,549	561	18,126
April, 2004	14,227	531	598	732	1,539	558	18,185
May, 2004	14,386	524	598	736	1,548	567	18,359
June, 2004	14,424	528	594	738	1,546	565	18,395

\*Level 0 = Income > \$25,000

\*Level 1 = Income \$17,000 - \$19,999

\*Level 2 = Income \$14,000 - \$16,999

\*Level 3 = Income \$10,000 - \$13,999

\*Level 4 = Income <=\$9,999

\*Level 5 = Income \$20,000 - \$24,999

**Total Policies in Force by Plan, Gender, & Age Group as of  
June 30, 2004**

**Male**

<b>Plan</b>	<b>Gender</b>	<b>Age Group</b>	<b># Policy holders</b>
1A	Male	0 - 24	458
1A	Male	25 - 29	193
1A	Male	30 - 34	200
1A	Male	35 - 39	278
1A	Male	40 - 44	417
1A	Male	45 - 49	530
1A	Male	50 - 54	551
1A	Male	55 - 59	501
1A	Male	60 - 64	504
1A	Male	65+	3
<b>Total:</b>			<b>3,635</b>

**Female**

<b>Plan</b>	<b>Gender</b>	<b>Age Group</b>	<b># Policy holders</b>
1A	Female	0 - 18	179
1A	Female	19 - 24	223
1A	Female	25 - 29	211
1A	Female	30 - 34	211
1A	Female	35 - 39	263
1A	Female	40 - 44	341
1A	Female	45 - 49	502
1A	Female	50 - 54	664
1A	Female	55 - 59	888
1A	Female	60 - 64	1,185
1A	Female	65+	10
<b>Total:</b>			<b>4,677</b>

<b>Plan</b>	<b>Gender</b>	<b>Age Group</b>	<b># Policy holders</b>
1B	Male	0 - 24	227
1B	Male	25 - 29	37
1B	Male	30 - 34	74
1B	Male	35 - 39	139
1B	Male	40 - 44	263
1B	Male	45 - 49	400
1B	Male	50 - 54	605
1B	Male	55 - 59	796
1B	Male	60 - 64	1,215
<b>Total:</b>			<b>3,756</b>

<b>Plan</b>	<b>Gender</b>	<b>Age Group</b>	<b># Policy holders</b>
1B	Female	0 - 18	85
1B	Female	19 - 24	52
1B	Female	25 - 29	41
1B	Female	30 - 34	76
1B	Female	35 - 39	138
1B	Female	40 - 44	277
1B	Female	45 - 49	444
1B	Female	50 - 54	652
1B	Female	55 - 59	1,048
1B	Female	60 - 64	1,746
1B	Female	65+	4
<b>Total:</b>			<b>4,563</b>

<b>Plan</b>	<b>Gender</b>	<b>Age Group</b>	<b># Policy holders</b>
2	Male	0 - 24	3
2	Male	25 - 29	15
2	Male	30 - 34	15
2	Male	35 - 39	40
2	Male	40 - 44	76
2	Male	45 - 49	127
2	Male	50 - 54	126
2	Male	55 - 59	110
2	Male	60 - 64	108
2	Male	65+	117
<b>Total:</b>			<b>737</b>

<b>Plan</b>	<b>Gender</b>	<b>Age Group</b>	<b># Policy holders</b>
2	Female	19 - 24	3
2	Female	25 - 29	6
2	Female	30 - 34	15
2	Female	35 - 39	26
2	Female	40 - 44	68
2	Female	45 - 49	99
2	Female	50 - 54	141
2	Female	55 - 59	153
2	Female	60 - 64	213
2	Female	65+	303
<b>Total:</b>			<b>1,027</b>

**Total Policies in Force by Plan, Gender, Zone & Age Group  
as of June 30, 2004**

**Male**

Plan	Zone	Gender	Age Group	# Policy holders
1A	1	Male	0 - 24	31
1A	1	Male	25 - 29	21
1A	1	Male	30 - 34	25
1A	1	Male	35 - 39	34
1A	1	Male	40 - 44	28
1A	1	Male	45 - 49	48
1A	1	Male	50 - 54	39
1A	1	Male	55 - 59	41
1A	1	Male	60 - 64	34
<b>Total:</b>				<b>301</b>

Plan	Zone	Gender	Age Group	# Policy holders
1A	2	Male	0 - 24	148
1A	2	Male	25 - 29	60
1A	2	Male	30 - 34	69
1A	2	Male	35 - 39	80
1A	2	Male	40 - 44	132
1A	2	Male	45 - 49	142
1A	2	Male	50 - 54	156
1A	2	Male	55 - 59	134
1A	2	Male	60 - 64	126
1A	2	Male	65+	1
<b>Total:</b>				<b>1,048</b>

Plan	Zone	Gender	Age Group	# Policy holders
1A	3	Male	0 - 24	279
1A	3	Male	25 - 29	112
1A	3	Male	30 - 34	106
1A	3	Male	35 - 39	164
1A	3	Male	40 - 44	257
1A	3	Male	45 - 49	340
1A	3	Male	50 - 54	356
1A	3	Male	55 - 59	326
1A	3	Male	60 - 64	344
1A	3	Male	65+	2
<b>Total:</b>				<b>2,286</b>

**Female**

Plan	Zone	Gender	Age Group	# Policy holders
1A	1	Female	0 - 18	9
1A	1	Female	19 - 24	16
1A	1	Female	25 - 29	28
1A	1	Female	30 - 34	23
1A	1	Female	35 - 39	14
1A	1	Female	40 - 44	24
1A	1	Female	45 - 49	40
1A	1	Female	50 - 54	67
1A	1	Female	55 - 59	81
1A	1	Female	60 - 64	90
1A	1	Female	65+	1
<b>Total:</b>				<b>393</b>

Plan	Zone	Gender	Age Group	# Policy holders
1A	2	Female	0 - 18	49
1A	2	Female	19 - 24	64
1A	2	Female	25 - 29	64
1A	2	Female	30 - 34	70
1A	2	Female	35 - 39	98
1A	2	Female	40 - 44	107
1A	2	Female	45 - 49	149
1A	2	Female	50 - 54	162
1A	2	Female	55 - 59	259
1A	2	Female	60 - 64	338
1A	2	Female	65+	4
<b>Total:</b>				<b>1,364</b>

Plan	Zone	Gender	Age Group	# Policy holders
1A	3	Female	0 - 18	121
1A	3	Female	19 - 24	143
1A	3	Female	25 - 29	119
1A	3	Female	30 - 34	118
1A	3	Female	35 - 39	151
1A	3	Female	40 - 44	210
1A	3	Female	45 - 49	313
1A	3	Female	50 - 54	435
1A	3	Female	55 - 59	548
1A	3	Female	60 - 64	757
1A	3	Female	65+	5
<b>Total:</b>				<b>2,920</b>

**Total Policies in Force by Plan, Gender, Zone & Age Group  
as of June 30, 2004**

**Male**

Plan	Zone	Gender	Age Group	# Policy holders
1B	1	Male	0 - 24	14
1B	1	Male	25 - 29	6
1B	1	Male	30 - 34	7
1B	1	Male	35 - 39	20
1B	1	Male	40 - 44	25
1B	1	Male	45 - 49	25
1B	1	Male	50 - 54	45
1B	1	Male	55 - 59	50
1B	1	Male	60 - 64	69
<b>Total:</b>				<b>261</b>

**Female**

Plan	Zone	Gender	Age Group	# Policy holders
1B	1	Female	0 - 18	7
1B	1	Female	19 - 24	4
1B	1	Female	25 - 29	6
1B	1	Female	30 - 34	13
1B	1	Female	35 - 39	7
1B	1	Female	40 - 44	16
1B	1	Female	45 - 49	28
1B	1	Female	50 - 54	36
1B	1	Female	55 - 59	67
1B	1	Female	60 - 64	110
1B	1	Female	65+	1
<b>Total:</b>				<b>295</b>

Plan	Zone	Gender	Age Group	# Policy holders
1B	2	Male	0 - 24	78
1B	2	Male	25 - 29	4
1B	2	Male	30 - 34	24
1B	2	Male	35 - 39	33
1B	2	Male	40 - 44	88
1B	2	Male	45 - 49	105
1B	2	Male	50 - 54	179
1B	2	Male	55 - 59	218
1B	2	Male	60 - 64	335
<b>Total:</b>				<b>1,064</b>

Plan	Zone	Gender	Age Group	# Policy holders
1B	2	Female	0 - 18	31
1B	2	Female	19 - 24	15
1B	2	Female	25 - 29	10
1B	2	Female	30 - 34	25
1B	2	Female	35 - 39	54
1B	2	Female	40 - 44	80
1B	2	Female	45 - 49	149
1B	2	Female	50 - 54	202
1B	2	Female	55 - 59	294
1B	2	Female	60 - 64	500
1B	2	Female	65+	2
<b>Total:</b>				<b>1,362</b>

Plan	Zone	Gender	Age Group	# Policy holders
1B	3	Male	0 - 24	135
1B	3	Male	25 - 29	27
1B	3	Male	30 - 34	43
1B	3	Male	35 - 39	86
1B	3	Male	40 - 44	150
1B	3	Male	45 - 49	270
1B	3	Male	50 - 54	381
1B	3	Male	55 - 59	528
1B	3	Male	60 - 64	811
<b>Total:</b>				<b>2,431</b>

Plan	Zone	Gender	Age Group	# Policy holders
1B	3	Female	0 - 18	47
1B	3	Female	19 - 24	33
1B	3	Female	25 - 29	25
1B	3	Female	30 - 34	38
1B	3	Female	35 - 39	77
1B	3	Female	40 - 44	181
1B	3	Female	45 - 49	267
1B	3	Female	50 - 54	414
1B	3	Female	55 - 59	687
1B	3	Female	60 - 64	1,136
1B	3	Female	65+	1
<b>Total:</b>				<b>2,906</b>

**Total Policies in Force by Plan, Gender, Zone & Age Group  
as of June 30, 2004**

**Male**

Plan	Zone	Gender	Age Group	# Policy holders
2	1	Male	0 - 24	1
2	1	Male	25 - 29	1
2	1	Male	30 - 34	5
2	1	Male	35 - 39	10
2	1	Male	40 - 44	16
2	1	Male	45 - 49	23
2	1	Male	50 - 54	19
2	1	Male	55 - 59	15
2	1	Male	60 - 64	10
2	1	Male	65+	5
<b>Total:</b>				<b>105</b>

**Female**

Plan	Zone	Gender	Age Group	# Policy holders
2	1	Female	19 - 24	1
2	1	Female	25 - 29	1
2	1	Female	30 - 34	2
2	1	Female	35 - 39	2
2	1	Female	40 - 44	10
2	1	Female	45 - 49	15
2	1	Female	50 - 54	18
2	1	Female	55 - 59	12
2	1	Female	60 - 64	13
2	1	Female	65+	24
<b>Total:</b>				<b>98</b>

Plan	Zone	Gender	Age Group	# Policy holders
2	2	Male	25 - 29	4
2	2	Male	30 - 34	5
2	2	Male	35 - 39	11
2	2	Male	40 - 44	18
2	2	Male	45 - 49	33
2	2	Male	50 - 54	44
2	2	Male	55 - 59	28
2	2	Male	60 - 64	33
2	2	Male	65+	38
<b>Total:</b>				<b>214</b>

Plan	Zone	Gender	Age Group	# Policy holders
2	2	Female	25 - 29	2
2	2	Female	30 - 34	6
2	2	Female	35 - 39	13
2	2	Female	40 - 44	24
2	2	Female	45 - 49	31
2	2	Female	50 - 54	40
2	2	Female	55 - 59	44
2	2	Female	60 - 64	59
2	2	Female	65+	85
<b>Total:</b>				<b>304</b>

Plan	Zone	Gender	Age Group	# Policy holders
2	3	Male	0 - 24	2
2	3	Male	25 - 29	10
2	3	Male	30 - 34	5
2	3	Male	35 - 39	19
2	3	Male	40 - 44	42
2	3	Male	45 - 49	71
2	3	Male	50 - 54	63
2	3	Male	55 - 59	67
2	3	Male	60 - 64	65
2	3	Male	65+	74
<b>Total:</b>				<b>418</b>

Plan	Zone	Gender	Age Group	# Policy holders
2	3	Female	19 - 24	2
2	3	Female	25 - 29	3
2	3	Female	30 - 34	7
2	3	Female	35 - 39	11
2	3	Female	40 - 44	34
2	3	Female	45 - 49	53
2	3	Female	50 - 54	83
2	3	Female	55 - 59	97
2	3	Female	60 - 64	141
2	3	Female	65+	194
<b>Total:</b>				<b>625</b>

**Total Subsidy/Non-Subsidy  
Restated for June 30, 2004**

<b>Plan</b>		<b># Policyholders</b>
1A	Non-Subsidized	5,141
1A	Subsidized	3,171
1B	Non-Subsidized	8,319
2	Non-Subsidized	964
2	Subsidized	800
<b>Total:</b>		<b>18,395</b>

**Total Subsidy by Level  
Restated for June 30, 2004**

<b>Subsidy Level</b>	<b># Policyholders</b>
Level 0	14,424
Level 1	528
Level 2	594
Level 3	738
Level 4	1,546
Level 5	565
<b>Total:</b>	<b>18,395</b>

**Total Policies in Force by Zone, Plan and Subsidy  
Restated for June 30, 2004**

	<b># Policyholders</b>
Plan 1A, Zone 1, Non-Subsidized	384
Plan 1A, Zone 1, Subsidized	310
Plan 1A, Zone 2, Non-Subsidized	1,567
Plan 1A, Zone 2, Subsidized	845
Plan 1A, Zone 3, Non-Subsidized	3,190
Plan 1A, Zone 3, Subsidized	2,016
Plan 1B, Zone 1, Non-Subsidized	556
Plan 1B, Zone 2, Non-Subsidized	2,426
Plan 1B, Zone 3, Non-Subsidized	5,337
Plan 2, Zone 1, Non-Subsidized	96
Plan 2, Zone 1, Subsidized	107
Plan 2, Zone 2, Non-Subsidized	293
Plan 2, Zone 2, Subsidized	225
Plan 2, Zone 3, Non-Subsidized	575
Plan 2, Zone 3, Subsidized	468
<b>Total:</b>	<b>18,395</b>

# WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

## Customer Service Monthly Operating Report June, 2004

Jun-04 Week Ending	Calls Offered	Calls Handled	# Abandoned	% Abandoned	Average Wait	Shortest Wait	Longest Wait	Average Talk
4-Jun	2,261	2,047	214	9.5%	3.61	0.00	9.37	2.77
11-Jun	3,005	2,715	290	9.7%	5.38	0.00	11.09	3.33
18-Jun	2,788	2,334	454	16.3%	5.19	0.00	12.18	4.00
25-Jun	2,518	2,264	254	10.1%	4.20	0.00	10.06	3.27
Total	10,572	9,360	1,212	11.5%	4.60	0.00	12.18	3.34

Historical 2003/2004 Stats	Calls Offered	Calls Handled	# Abandoned	% Abandoned	Average Wait	Shortest Wait	Longest Wait	Average Talk
Jun-03	11,073	9,556	1,517	13.7%	5.30	0.00	12.73	2.43
Jul-03	9,421	8,260	1,161	12.3%	4.49	0.00	12.31	2.46
Aug-03	11,590	10,859	731	6.3%	2.81	0.00	9.69	2.54
Sep-03	10,203	8,894	1,309	12.8%	4.80	0.00	10.87	2.61
Oct-03	13,226	11,261	1,965	14.9%	5.39	0.00	18.38	2.62
Nov-03	8,836	7,280	1,556	17.6%	6.59	0.00	20.02	3.16
Dec-03	9,053	7,741	1,312	14.5%	5.78	0.00	15.11	3.56
Jan-04	11,781	10,401	1,380	11.7%	5.12	0.00	13.30	3.40
Feb-04	10,435	9,338	1,097	10.5%	4.43	0.00	14.29	3.22
Mar-04	11,213	9,694	1,519	13.5%	5.03	0.00	13.07	3.10
Apr-04	13,716	12,529	1,187	8.7%	3.56	0.00	11.07	2.87
May-04	9,600	8,908	692	7.2%	2.97	0.00	11.37	3.19
Jun-04	10,572	9,360	1,212	11.5%	4.60	0.00	12.18	3.34

### Most Commonly Asked Questions to Customer Service - June 2004

1. What is my claim status?
2. Can you explain my Subsidy/Premium?
3. Is this a covered service?

### Written Correspondence - June 2004

	Beginning Inventory	Received	Completed	Inventory			Ending Inventory
				< 10 days	10-30 days	> 30 days	
Customer Svc	1	192	190	3	0	0	3
Enrollment	0	240	240	0	0	0	0
Underwriting	17	34	29	8	7	7	22

# WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

## CLAIMS PROCESSED

Claims that have finalized to payment or denial during the month

Claim type/Description	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	YTD Total
CT10 Pharmacy (Non-PBM)**	5	15	0	1	34	1	10	2	2	1	0	0	71
CT10 Pharmacy (PBM)***	224	54	131	218	3	50	11	53	31	0	0	0	775
WP Wellpoint Pharmacy ****	49,812	51,356	52,987	52,057	80,707 <sup>(1)</sup>	54,288	55,136	55,060	56,913	87,190 <sup>(1)</sup>	59,373	61,341	716,220
CT19 Pharmacy Adjustments (Non-PBM)**	3	4	6	2	0	0	0	0	0	0	0	0	15
CT19 Pharmacy Adj. (PBM) ***	0	0	0	0	0	0	0	0	0	0	0	0	0
WP Wellpoint Reversals *****	-2,332	-2,444	-2,447	-2,337	-3,638	-2,489	-2,415	-2,537	-2,566	-4,026	-2,846	-2,869	-32,946
CT20 Physicians	23,478	21,121	20,379	18,370	24,588	19,996	19,487	24,257	18,355	24,187	26,047	23,229	263,494
CT23 Outpatient Hospital	3,958	3,702	3,430	3,406	4,309	3,757	3,499	4,356	3,438	3,992	4,537	4,774	47,158
CT24 Miscellaneous	1,833	1,605	1,591	1,290	1,631	1,492	1,594	1,654	1,621	1,907	1,834	2,222	20,274
CT30 Professional Crossovers	4,625	4,102	4,098	3,282	4,371	3,639	3,605	4,351	3,479	3,996	4,394	3,544	47,486
CT31 Outpatient Crossovers	931	800	837	766	891	825	727	936	819	1,128	1,034	1,236	10,930
CT39 Professional Adjustments	178	250	512	277	431	216	509	452	331	200	181	237	3,774
CT40 Inpatient Hospital	391	354	286	290	384	342	304	348	244	384	376	408	4,111
CT41 Nursing Home	38	22	44	15	26	30	25	18	20	38	25	19	320
CT49 Inpatient Hospital Adjustments	7	9	8	15	11	16	31	23	18	36	7	8	189
CT50 Inpatient Hospital Crossovers	85	90	77	49	92	72	61	102	69	63	73	65	898
CT51 Nursing Home Crossovers	10	5	15	12	25	12	21	20	12	8	3	9	152
CT59 Nursing Home Adjustments	0	0	0	2	0	1	0	0	0	0	0	0	3
Total claims processed*	83,246	81,045	81,954	77,715	113,865	82,248	82,605	89,095	82,786	119,104	95,038	94,223	1,082,924

Claim type/Description	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	YTD Total
CT10 Pharmacy (Non-PBM)**	0	0	0	0	0	0							0
CT10 Pharmacy (PBM)***	0	0	0	0	0	0							0
WP Wellpoint Pharmacy ****	58,899	59,759	91,483 <sup>(1)</sup>	62,203	65,556	62,837							400,737
CT19 Pharmacy Adjustments (Non-PBM)**	0	0	0	0	0	0							0
CT19 Pharmacy Adj. (PBM) ***	0	0	0	0	0	0							0
WP Wellpoint Reversals *****	-2,475	-2,864	-4,082	-2,709	-3,271	-2,875							-18,276
CT20 Physicians	33,839	30,416	22,807	28,748	25,080	26,444							167,334
CT23 Outpatient Hospital	5,585	4,645	4,107	4,798	4,121	4,083							27,339
CT24 Miscellaneous	2,216	2,228	2,117	2,559	2,216	1,835							13,171
CT30 Professional Crossovers	5,805	4,941	4,116	5,534	4,072	4,465							28,933
CT31 Outpatient Crossovers	1,526	867	1,106	1,291	1,129	1,325							7,244
CT39 Professional Adjustments	469	647	1,446	960	1,298	393							5,213
CT40 Inpatient Hospital	598	428	458	521	423	363							2,791
CT41 Nursing Home	41	62	34	41	31	34							243
CT49 Inpatient Hospital Adjustments	6	10	20	21	16	14							87
CT50 Inpatient Hospital Crossovers	125	86	79	104	87	65							546
CT51 Nursing Home Crossovers	14	6	14	12	13	7							66
CT59 Nursing Home Adjustments	0	0	6	2	17	1							26
Total claims processed*	106,648	101,231	123,711	104,085	100,788	98,991	0	0	0	0	0	0	635,454

\*The totals include paper and EMC claims. PBM claims are included in the totals starting with August 2001. In the PBM environment, each prescription processed by the PBM is counted as one claim where, previously, a claim may have included multiple prescriptions. Therefore, due to the change in pharmacy claims processing, the volume of claims processed prior to August 2001 is not comparable to the volume of claims processed in August 2001 and later.

\*\* Pharmacy non-PBM claims are for dates of service prior to August 1, 2001.

\*\*\* Pharmacy PBM claims are for dates of service between August 1, 2001 and December 31, 2001; claims were submitted through the Wellpoint system, but paid by the Fiscal Agent.

\*\*\*\* Wellpoint Pharmacy claims are processed solely through the Wellpoint system under the new co-pay guidelines and account for all prescriptions filled beginning January 1, 2002.

\*\*\*\*\*Wellpoint reversals will always negate a Wellpoint pharmacy claim beginning January 1, 2002.

(1) Increase in claims count is due to an additional pay period. This month includes 3 pay periods.

# WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

## AVERAGE CLAIMS PROCESSING DAYS

Claim type/Description*	Jun-03	Jul-03	Aug-03	Sep-03	**	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04		
CT10 Pharmacy	511	154	511	632		2	0	0	0	0	0	0	0	0		
CT19 Pharmacy Adjustments	0	0	0	0		0	0	0	0	0	0	0	0	0		
CT20 Physicians	12	14	14	13		15	15	17	16	13	13	13	15	11		
CT23 Outpatient Hospital	12	12	14	12		15	13	14	13	13	11	11	13	11		
CT24 Miscellaneous	15	15	19	15		18	15	16	18	16	13	14	15	13		
CT30 Professional Crossovers	9	10	11	11		13	13	15	15	11	11	12	11	10		
CT31 Outpatient Crossovers	15	16	17	15		18	16	18	17	18	17	16	19	15		
CT39 Professional Adjustments	14	12	11	13		22	37	44	43	34	19	23	29	21		
CT40 Inpatient Hospital	20	20	16	15		20	16	17	20	17	15	18	17	16		
CT41 Nursing Home	10	15	13	17		18	16	14	18	15	10	12	11	16		
CT49 Inpatient Hospital Adjustments	27	17	12	15		17	37	48	44	30	24	21	19	14		
CT50 Inpatient Hospital Crossovers	8	10	11	10		13	10	12	12	13	13	12	14	11		
CT51 Nursing Home Crossovers	12	10	16	12		21	20	12	21	11	10	10	6	11		
CT59 Nursing Home Adjustments	9	0	0	0		0	0	0	0	0	19	76	16	24		
Average for the Month	13	13	14	13	***	16	13	****	16	****	16	14	13	****	16	12

\*A "0" days to process indicates there were no claims submitted for that claim type in that month.

Wellpoint pharmacy claims processed solely through the Wellpoint system are not included in this report for prescriptions filled beginning January 1, 2002.

\*\* No Wellpoint paper claims were paid in May and October. This number includes only non-PBM claims.

\*\*\*Processing of claims received October 1, 2003 and after did not begin until October 13, 2003 due to HIPAA changes, making the average processing days higher than normal.

\*\*\*\*HIPAA changes and a high volume of claims submitted made the average processing days higher than normal

\*\*\*\*\* Higher than normal claim average resulting from a clean up of aged medical review claims

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN  
HIRSP MONTH END CLAIMS INVENTORY**

Claim Type/ Description	Number of claims to be keyed		Claims in the system being processed (includes claims waiting to be keyed)	
	Total	Over 30 days old	Total	Over 30 days old
June 2003 - All Claim Types	2,689	0	7,495	1,345
July 2003 - All Claim Types	710	0	4,670	1,264
August 2003 - All Claim Types	2,324	0	5,614	870
September 2003 - All Claim Types	2,638	0	6,613	1,094
October 2003 - All Claim Types	6,321	0	10,134	1,554
November 2003 - All Claim Types	5,195	0	9,044	1,229
December 2003 - All Claim Types	11,177	0	14,939	1,508
January 2004 - All Claim Types	9,242	0	13,832	1,837
February 2004 - All Claim Types	3,163	0	8,050	2,046
March 2004 - All Claim Types	3,502	0	8,156	1,910
April 2004 - All Claim Types	4,429	0	9,582	2,378
May 2004 - All Claim Types	5,387	0	9,401	1,427
June 2004 - All Claim Types	355	0	4,886	1,435

**May 2004**

Claim Type / Description		Number of claims to be keyed		Claims in the system being processed (includes claims waiting to be keyed)	
		Total	Over 30 days old	Total	Over 30 days old
CT10	Pharmacy (Non-PBM)	0	0	0	0
CT19	Pharmacy Adjustments (Non-PBM)	0	0	0	0
CT20	Physicians	4,112	0	6,674	982
CT23	Outpatient Hospital	412	0	918	188
CT24	Miscellaneous	42	0	321	43
CT30	Professional Crossovers	375	0	713	85
CT31	Outpatient Crossovers	405	0	477	24
CT39	Professional Adjustments	0	0	150	81
CT40	Inpatient Hospital	41	0	124	22
CT41	Nursing Home	0	0	11	0
CT49	Inpatient Hospital Adjustments	0	0	2	0
CT50	Inpatient Hospital Crossovers	0	0	9	2
CT51	Nursing Home Crossovers	0	0	1	0
CT59	Nursing Home Adjustments	0	0	1	0
All Claim Types		5,387	0	9,401	1,427

**June 2004**

Claim Type / Description		Number of claims to be keyed		Claims in the system being processed (includes claims waiting to be keyed)	
		Total	Over 30 days old	Total	Over 30 days old
CT10	Pharmacy (Non-PBM)	0	0	0	0
CT19	Pharmacy Adjustments (Non-PBM)	0	0	0	0
CT20	Physicians	100	0	2,998	1,062
CT23	Outpatient Hospital	92	0	609	187
CT24	Miscellaneous	36	0	449	35
CT30	Professional Crossovers	0	0	381	62
CT31	Outpatient Crossovers	107	0	214	19
CT39	Professional Adjustments	0	0	106	51
CT40	Inpatient Hospital	8	0	111	18
CT41	Nursing Home	0	0	1	0
CT49	Inpatient Hospital Adjustments	0	0	1	0
CT50	Inpatient Hospital Crossovers	11	0	14	1
CT51	Nursing Home Crossovers	1	0	2	0
CT59	Nursing Home Adjustments	0	0	0	0
All Claim Types		355	0	4,886	1,435

# WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

## Claims Denied Report\*

June 2004

Processing Month	Plan 1A		Plan 1B		Plan 2		All Plans			
	Paid	Denied	Paid	Denied	Paid	Denied	Paid	Denied	Total Processed	Denial Rate
June 2003							21,342	9,056	30,398	29.8%
July 2003							20,441	9,422	29,863	31.6%
August 2003							25,534	10,983	36,517	30.1%
September 2003							20,675	7,731	28,406	27.2%
October 2003							15,903	20,036	35,939	*** 55.8%
November 2003							21,860	16,651	38,511	43.2%
December 2003							21,873	13,878	35,751	38.8%
January 2004							31,974	18,250	50,224	36.3%
February 2004							28,482	15,854	44,336	35.8%
March 2004	12,937	6,049	7,139	3,671	4,094	2,420	24,170	12,140	36,310	33.4%
April 2004	16,145	6,557	9,583	4,109	5,364	2,833	31,092	13,499	44,591	30.3%
May 2004	13,862	5,916	8,378	3,787	4,326	2,234	26,566	11,937	38,503	31.0%
June 2004	14,320	5,412	8,906	3,554	4,796	2,041	28,022	11,007	39,029	28.2%

\*Claims denied by the PBM are not included. See page 30 for claims denied by the PBM. Detailed paid versus denied claims reporting began in March 2004.

\*\*\*Denied claims increased due to HIPAA changes. Providers were not following HIPAA billing instructions.

### June 2004 - Denial Reason Detail\*\*

Top Reasons for Denial ****		Volume
380	Pre-ex	2,728
401	Duplicate Claim - Professional	2,265
A97	Claim indicator missing or invalid	2,200
A22	Billing provider number invalid or incorrect	1,794
187	Lack of medical necessity	1,768
A02	Policyholder number not on file	1,643
172	Policyholder not eligible for date of service	718
152	Billing provider certification not valid for date of service	515
246	Procedure requires a modifier	455
574	Procedure denied as duplicate service on same claim	448
177	Invalid place of service	444
183	Provider type not valid for procedure billed	346
191	Procedure not a benefit for date of service	336

\*\*Denial codes apply to individual service details. Claims may have more than one service detail; therefore, the number of denials shown here represents the number of denied service details, not the number of denied claims.

\*\*\*\*The report that was used to gather the detail denial information was found to be inaccurate in the individual edit counts. The data for June 2004 was derived though a different report that has been verified to be accurate. A data correction to the detail denial data for the months of October 2003 through May 2004 will be produced. Note that the report used to gather this data was not used for any other purpose than to determine exact detail denial reasons. No other claim statistics were affected by the previously used report, including total number of claims paid and denied, nor were any operational functions affected by the old report, including claim payment.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN**  
**PHARMACY CLAIMS DENIED BY PBM**

**Claims Denied Report**  
**June 2004**

<b>Jul-03</b>	<b>7,020</b>
<b>Aug-03</b>	<b>6,981</b>
<b>Sep-03</b>	<b>7,427</b>
<b>Oct-03</b>	<b>11,825</b>
<b>Nov-03</b>	<b>7,951</b>
<b>Dec-03</b>	<b>8,271</b>
<b>Jan-04</b>	<b>8,470</b>
<b>Feb-04</b>	<b>8,354</b>
<b>Mar-04</b>	<b>13,260</b>
<b>Apr-04</b>	<b>9,383</b>
<b>May-04</b>	<b>7,614</b>
<b>Jun-04</b>	<b>8,148</b>

**June 2004 - Reason Detail**

<b>* Top Reasons for Denial</b>	<b>Volume</b>
47 - Early refill	2,785
35 - Prior Authorization required	2,127
29 - Invalid/excessive days supply	1,056
05 - Non-covered prescription item	513
03 - Date filled beyond cancel / ID card expired	445
22 - Non legend items not covered	299
04 - Duplicate claim	222
26 - Received beyond allowed time for filing	155
27 - Invalid/Missing patient birthdate	106
24 - Claim is duplicate of claim previously paid directly to policyholder	90

\*In the PBM environment, each prescription processed is counted as one claim.

## WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

### Claims Accuracy Performance\* June 2004

MONTH	CLAIMS	CLAIM PAYMENTS	PAYMENTS REVIEWED	CORRECT PAYMENT	ACCURACY RATE
Jul-03	30,684	\$4,995,826	\$41,392	\$41,392	100.00%
Aug-03	36,572	\$4,006,464	\$119,862	\$119,862	100.00%
Sep-03	28,439	\$4,246,421	\$53,689	\$53,663	99.95%
Oct-03	35,942	\$3,517,547	\$66,842	\$70,368	**94.67%
Nov-03	38,514	\$3,779,227	\$123,352	\$122,765	99.52%
Dec-03	35,756	\$4,781,794	\$133,185	\$133,192	99.99%
Jan-04	50,224	\$5,313,619	\$60,565	\$60,379	99.69%
Feb-04	44,336	\$5,635,317	\$74,158	\$73,901	99.65%
Mar-04	35,840	\$5,549,043	\$78,006	\$78,006	100.00%
Apr-04	44,591	\$6,948,734	\$51,662	\$51,662	100.00%
May-04	38,503	\$6,050,073	\$64,896	\$64,833	99.90%
Jun-04	39,029	\$5,640,805	\$49,747	\$49,826	99.84%

\* Claims processed through PBM are not included in the performance statistics.

\*\*Claim payment accuracy is lower than normal due to a keying error on one inpatient claim.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN  
APPEALS AND GRIEVANCE SUMMARY  
June, 2004**

**CLAIM APPEALS**

TOTAL CLAIM APPEALS RECEIVED	89
REINSTATEMENTS	38
SUBSIDY DENIED	2
BACK DATE SUBSIDIES	5
PA DENIAL	7
MEDICAL NECESSITY	2
PRE-X CLAIM DENIAL	2
WAIVE PRE-X	2
LATE BILLING	1
BALANCE BILLING	1
OUT-OF-STATE NONCERT PROVIDER	4
OTHER	2
TOTAL CLAIMS/REINSTATEMENTS CLOSED	81
CLAIM APPEALS AVERAGE NUMBER OF DAYS	4.84

**GRIEVANCES**

GRIEVANCE COMMITTEE REVIEW:	5
WAIVE PRE-X	1
REQUEST FOR REINSTATEMENT	1
REQUEST FOR EXPERIMENTAL TREATMENT AUTHORIZATION	1
REQUEST FOR LATE BILLING OVERRIDE	1
PA DENIALS	1
REQUEST FOR MEDICAL NECESSITY (SNF)	(1)
* DEFERRED TO NEXT MONTH (JULY)	